

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

CHAD WILLIAMS

Debtor

CHAD WILLIAMS

Movant

U.S. BANK TRUST NATIONAL
ASSOCIATION, AS TRUSTEE OF
BUNGALOW SERIES F TRUST

Respondent

Case No. 18-13585-mdc

Chapter 13

Related to Document No. 61 & 62

RESPONSE TO DEBTOR'S OBJECTION TO PROOF OF CLAIM NUMBERED 7-1 AND
RESPONSE TO DEBTOR'S RESPONSE TO THE CERTIFICATE OF DEFAULT

U.S. Bank Trust National Association, as Trustee of Bungalow Series F Trust (“**U.S. Bank**”), by and through its undersigned counsel, files this Response to the Debtor’s Objection to Proof of Claim Numbered 7-1 (“**Objection**”) filed by U.S. Bank (“**Claim**”) and this Response to the Debtor’s Response to the Certificate of Default (“**Response**”), and in support thereof, avers as follows:

RESPONSE TO THE OBJECTION

1. The allegations in Paragraph 1 are admitted.
2. The allegations in Paragraph 2 are admitted.
3. The allegations in Paragraph 3 are denied, as the Proof of Claim is a document which speaks for itself.
4. The allegations in Paragraph 4 are denied, as form 410 is a document which speaks for itself.
5. The allegations in Paragraph 5 are denied as the mortgage modification agreement is a document which speaks for itself.
6. The allegations in Paragraph 6 are denied as the mortgage modification agreement is a document which speaks for itself. By way of further response, the \$292.28 in estimated monthly escrow

and the total monthly payment of \$691.65, adjusts after year 1, pursuant to the terms of the loan documentation.

7. The allegations in Paragraph 7 are denied. By way of further response, form 410 lists a payment change in the total monthly payment to \$624.28 on March 1, 2017, and again on September 1, 2017 to a total monthly payment of \$1,040.94.

RESPONSE TO THE RESPONSE OF CERTIFICATE OF DEFAULT

8. In response to Debtor's Paragraph 5 and 7 of the Response, Respondent acknowledges receipt of the \$2,450.00 payment made by the Debtor on April 15, 2019. By way of further response, counsel for Respondent sent an updated post-petition payment history to Debtor's Counsel on May 9, 2019, showing that the payment has been applied to the account and that there is still a default. A copy of this payment history is attached here as Exhibit "A".

WHEREFORE, U.S. Bank respectfully requests that this Court enter an Order denying the Objection and allowing Claim No. 7-1 in the amount of \$150,532.49, and granting such other relief as the Court deems just proper and equitable.

Dated: May 28, 2019

Respectfully submitted,

TUCKER ARENSBERG P.C.

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